



Impact of the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu) in Improving the Quality of Life in Banjarmasin City

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Abstract

The city of Banjarmasin, situated in the heart of South Kalimantan Province, has grappled with significant challenges concerning uninhabitable houses. In its endeavor to address this issue, the Banjarmasin City Government is implementing concerted efforts to combat poverty by renovating uninhabitable homes. This research aims to analyze the impact of the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu) on improving the quality of life for the community in Banjarmasin City. The research follows a descriptive qualitative approach, engaging in activities that direct the exploration and in-depth examination of the social aspects under investigation. The research results indicate that the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu) has yielded positive impacts on various factors: (1) the health sector; (2) the education sector; (3) the economy; (4) the security sector; and (5) the socio-cultural field. This program has demonstrated its effectiveness in enhancing the quality of life in the City of Banjarmasin and mitigating poverty, which stands as the primary developmental challenge in the city.

Keywords: impact, improving quality of life, program, social rehabilitation, uninhabitable house

Introduction

Developing countries like Indonesia are facing a significant challenge in the form of poverty. A large number of people continue to live below the poverty line and in substandard living conditions, depriving them of their fundamental rights. The Indonesian government is committed to addressing this issue and ensuring access to basic necessities like food, healthcare, education, employment, housing, clean water, natural resources, and a pollution-free environment. (Usman, 2006, p. 125).

Housing is a collection of houses as part of settlements, both urban and rural, which are equipped with public infrastructure, facilities and utilities as a result of efforts to provide livable houses (Law of the Republic of Indonesia Number 1 of 2011 concerning Housing and Settlement Areas). The fulfillment of the main needs for housing will certainly have an impact on various community activities in carrying out activities and meeting all demands for their living needs.

Creating a livable house is not an easy matter, especially for lower economic class people. Most people who come from the lower middle class define a house as a place to stop their family's income-earning activities without thinking about the suitability of the residence they own. Those who come from the poor are powerless to fulfill their needs for livable housing. Their abilities are directly proportional to their income and knowledge of the function of the house itself, so a habitable house is not the main thing.

The problem of poverty and uninhabitable housing, if it is related to the health aspect, the government in its efforts to improve the health and nutrition of the community has issued and made many policies for handling health problems but does not see that the main factor supporting a healthy family is a healthy home condition. with a healthy environment (Poernomo, 2020, p. 1). Therefore, looking at all aspects, society needs to meet the need for houses that are suitable for living in.

However, in reality, not all people think about and prioritize livable houses as fulfilling their main needs. The reality on the ground shows that the problem of inadequate housing is still a fundamental problem and the center of attention for the central government and regional governments, including in South Kalimantan Province. Banjarmasin City is in the 3rd highest position (third) with an average annual percentage of 11% or has an average of 4,902 uninhabitable houses as of 2020. Barito Kuala Regency occupies the 1st (first) position, with a percentage of an average of 18% or a total of 7,987 houses since 2020. The 2nd (second) position is occupied by Hulu Sungai Selatan Regency with a percentage of 13% which has 5,640 uninhabitable houses per year (BPS, 2023).

The data presented above indicates that Banjarmasin city, as one of the cities in the center of South Kalimantan, has had quite serious problems related to uninhabitable houses. To overcome this, the Banjarmasin city government is making synergistic efforts to overcome poverty by repairing people's uninhabitable houses.

One of these efforts was realized by the Banjarmasin City Government through the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu). In short, the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu) is assistance provided by the Ministry of Social Affairs of the Republic of Indonesia to households including the poor to improve their quality of life. The rehabilitation process aims to improve the quality of their residence by improving the condition of the house by prioritizing the roof, floors, and walls.

The RS-Rutilahu program, initiated by the Banjarmasin City Social Service, has been in operation since 2013. The program is technically managed by the Social Security Protection and Poverty Management (Social Protection and Security & Disaster Management) Division, which is responsible for its implementation. The financial assistance for the program is funded by the APBD, and its management has been entrusted to the Banjarmasin City Social Service.

Based on data from the Banjarmasin City Social Service, the implementation of the RS-Rutilahu assistance program cannot be carried out optimally every year. There are various

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kinds of problems, both from the program aspect, implementing assistants, and various kinds of problems that occur in the field. This is because, for the last three years, there have been differences between the planning carried out by the Banjarmasin City Social Service and the budgeting carried out by the Banjarmasin City Government.

In 2021, of the 87 uninhabitable houses proposed by the Social Service, only 83 houses were successfully realized. Furthermore, for the proposed Social Rehabilitation program for Uninhabitable Houses in 2022, of the 124 uninhabitable houses proposed by the Banjarmasin City Social Service, only 84 houses were successfully realized using pure APBD.

For the proposal in 2023, quoted from an article published by Arif (2023), in the Radar Banjarmasin daily news published online, it is stated that of the 127 uninhabitable houses proposed, only 46 houses were able to be realized, this is due to the limited Revenue Budget. Regional expenditure (APBD) is purely 2023, so it can only carry out renovations for 46 houses. Meanwhile, the other 81 houses were proposed again through the 2023 Revised APBD. However, this proposal made through the Revised APBD will later be reconsidered, so it is not certain that it will be fully realized.

The impact of the discrepancy between the planning and budgeting carried out by the Banjarmasin City Social Service and the budgeting carried out by the Banjarmasin City Government is that the waiting list for the realization of prospective recipients is getting longer and the implementation of renovations is taking a very long time from the proper process. This discrepancy is the impact of funding and regulations based on a priority scale by the Banjarmasin City government so the implementation of the RS-Rutilahu assistance program has not run optimally. The aftermath of this budget limitation gives rise to other problems related to implementation in the field.

By considering indicators of the quality of life of the community as output from the implementation of the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu), it is hoped that through research that focuses on the impact of the program, it can be known what extent the results obtained are by the previously set objectives, namely see how efforts to improve the quality of life of the community through the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu), can alleviate poverty which is the main problem in development in the City of Banjarmasin. Based on the explanation above, researchers are interested in conducting research related to the impact of the social rehabilitation program for uninhabitable houses, especially in Banjarmasin City.

Literature Review

1. Development Concept

The concept of development pertains to the framework of thought and approaches employed in the process of enhancing and advancing a region, country, or society. Development encompasses various aspects of life, including economic, social, political, environmental, and, of course, sustainability. The concept of development is closely intertwined with the notion of change; in this context, development is seen as a form of planned change. Every individual or group aspires to improvements that are better or even perfect compared to the previous situation. Planned development is perceived as a more rational and

orderly effort for the advancement of communities that are either in the early stages of development or have yet to develop. (Subandi, 2011, pp. 9-11).

Development was initially used to denote economic growth. A society is deemed successful in achieving development if its economic growth reaches a significant level. Therefore, what is gauged is the productivity of the society or the country on an annual basis. (Harun, Rochajat, & Ardianto, 2011, p. 3). At the outset of contemplating development, we often encountered notions that equated development with modernization and industrialization, and even associated development with westernization.

All these ideas revolve around the aspect of change, wherein improvement, development, modernization, and industrialization, collectively, encompass elements of change. However, these four concepts exhibit fundamental differences because each has a distinct background, principles, and essence, as well as varying continuity, despite all being forms that signify change. (Riyadi & Deddy, 2005).

Regarding the meaning of development, experts offer various definitions, such as planning. The term “development” can be interpreted differently from one person to another, from one region to another, and from one country to another. However, in general, there is an agreement that development is a process of bringing about changes. (Riyadi & Deddy, 2005). Siagian (1994) Provide an understanding of development as follows: “An effort or a series of growth and change initiatives that are consciously planned and executed by a nation, state, and government toward modernity in the context of nation-building.” Furthermore, Ginanjar Kartasasmita (1994) offers a simpler understanding, describing it as “a process of change for the better through planned efforts.” Development encompasses two main elements: first, the challenge of producing and sharing materials, and second, the challenge of individuals who take initiative and become builders of humanity. However, the ultimate goal of development must focus on human development; individuals who are nurtured become creative, and for humans to be creative, they must feel happy, secure, and free from fear. Essentially, development is a process of transforming society from one condition to another, progressively approaching the ideal social order. In this transformative process, two crucial aspects need consideration: sustainability and change, the attraction between the two creates dynamics in the development of society.

2. Poverty Concept

In simple terms, absolute poverty refers to the inability to meet the basic needs of family members, including both food and non-food necessities. (Tjondronegoro, 1996). Furthermore, the World Bank offers a more comprehensive definition of poverty, encompassing basic needs, deprivation of welfare, and insufficient capacity to lead a better life. Therefore, poverty can be measured by establishing individual welfare metrics and defining poverty thresholds. (Haughton & Khandker, 2012).

Supriatna argued that poverty is a circumstance that occurs involuntarily for the individuals affected. A population is considered poor when marked by low levels of education, work productivity, income, health, nutrition, and overall welfare, depicting a cycle of helplessness. Poverty may arise from limited human resources, stemming from both formal and informal education, ultimately leading to lower levels of informal education. (Supriatna, 1997, p. 90).

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In general, poverty is defined as the inability of people to meet economic, social, and other standard needs (Herbert, 2023). From a sociological perspective, poverty, closely intertwined with spatial inequality, knowledge and information accessibility, social and economic factors, and unemployment, is an injustice that gives rise to socio-economic structures, unhealthy business competition, social jealousy, and social distrust among different social groups. This situation can trigger the potential for latent conflicts, which, sooner or later, may evolve into social disorder and manifest as social conflict. Understanding this is crucial, especially considering that small island communities often have a segregated community structure, are sensitive to conflict, and are vulnerable to natural disasters. (Girsang, 2011, p. xi)

It can be explained that poverty encompasses the unfulfillment of basic needs, which includes both primary and secondary aspects. The primary aspect involves insufficient knowledge and skills assets, while the secondary aspect encompasses weak social networks, and limited financial and informal resources, such as inadequate nutrition, water, housing, poor healthcare, and relatively low education. (Yulianto, 2023).

Based on the explanations of various definitions of poverty by several experts above, it can be concluded that poverty is a situation in which basic needs are not met due to limited capabilities. This affects individuals or groups who are unable to fulfill the essential needs of family members, encompassing both food and non-food necessities. Such a situation has the potential to trigger latent conflicts, which may, at any time, evolve into social disorder and manifest as social conflict.

3. Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu)

This is one of the government programs aimed at helping alleviate poverty, namely the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu). The RS-Rutilahu is an initiative to improve the condition of houses, both in their entirety (rejuvenation) and partially (restoration/renovation), to create habitable living spaces.

The RS-Rutilahu is financial assistance provided by the government to individuals, families, groups, or communities to purchase building materials for the restoration of uninhabitable houses. This assistance is non-continuous and selective, aiming to protect against potential social risks. Funding for the RS-Rutilahu Program comes from various sources, including the central, provincial, district/city, village, and other parties.

Administered by the Ministry of Social Affairs of the Republic of Indonesia, the RS-Rutilahu is assistance provided to economically disadvantaged households to enhance their quality of life. The restoration process focuses on improving the residence's quality by prioritizing enhancements to the roof, floors, and walls. Financial aid is disbursed to Beneficiary Families (KPM) through cash transfers to eligible recipients' accounts. The basic policy for implementing the Social Rehabilitation of Uninhabitable Houses (RS-Rutilahu) program is outlined as follows (Banjarmasin City Regulation Number 36 of 2021):

- 1) Law Number 1 of 2011 concerning Housing and Settlement Areas.
- 2) Government Regulation Number 14 of 2016 concerning the Implementation of Housing and Settlement Areas.
- 3) Minister of Social Affairs Regulation Number 20 of 2017 concerning Social Rehabilitation of Uninhabitable Houses and Environmental Infrastructure.

- 4) Regional Regulation Number 14 of 2011 concerning Poverty Alleviation.
- 5) Banjarmasin City Regulation Number 36 of 2021 concerning the Provision of Social Assistance for the Social Rehabilitation of Uninhabitable Houses for Poor Residents of the City of Banjarmasin.

The objectives to be achieved in implementing the Social Rehabilitation of Uninhabitable Houses (RS-Rutilahu) program are as follows:

- 1) Improve the quality of uninhabitable houses to make them habitable.
- 2) Enhance the comfort of the beneficiaries' residences.
- 3) Foster values of mutual cooperation, participation, care, and solidarity between beneficiaries and local residents.
- 4) Increase the family's ability to fulfill family roles and functions, providing protection, guidance, and education.

The criteria and requirements for Beneficiaries of the RS-Rutilahu program are as follows (Banjarmasin City Regulation Number 36 of 2021):

- 1) House Requirements
 - a. Walls and/or roofs are in a damaged condition that could endanger the safety of occupants;
 - b. Walls and/or roofs are made of materials that are easily damaged/rotted;
 - c. Floors made of earth, planks, cement, bamboo, or ceramics that are damaged and/or;
 - d. There are no places to shower, wash or toilet.
- 2) Recipients of the Social Rehabilitation Program for Uninhabitable Houses (RS-Rutilahu)
 - a. The poor who are registered in the Integrated Social Welfare Data (DTKS);
 - b. Never received the RS-Rutilahu social assistance program;
 - c. Have a personal identity card or family card and;
 - d. Owning a house on one's own land as proven by a certificate/girik or certificate of ownership from the sub-district head as the Land Deed Official.

4. Quality of Life

Human development is a crucial issue in the development of a country. Herrero (2010) Says that measuring development in a region is built based on a multidimensional indicator approach, where this approach is expected to explain several aspects related to human welfare and economic potential (environment, health, education, and social integration). UNDP says that the main goal of human development is to create an environment that allows people to live long, healthy, and productive lives. Improving the quality of life is characterized by increasing people's standard of living in meeting their needs, increasing personal capabilities, and providing an influence on national development (BPS, 2020).

Several experts have presented various concepts regarding the quality of life. The concept of quality of life was initially explained as an essential description of life within Chinese culture. (Afiyati, 2010). Quality of life then developed into a more detailed concept by placing it in the context of healthy conditions, namely the physical condition, mental and social well-being of individuals free from various weaknesses and diseases. This concept was used by WHO in 1947 (Afiyati, 2010). Furthermore, according to Frank (1998), the concept of quality of life is evolving towards measurement using objective indicators such as income, employment, education, and individual physical function. (Afiyati, 2010).

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Then Campbell (1976) defined the concept of quality of life as a condition that influences the quality of life but does not determine the experience of one's entire life. Meanwhile, Pearlman and Uhlmann (1988) explain the quality of life as an individual's perception of subjective well-being. Rodgers (1976) also describes the quality of life as encompassing the realm of satisfaction from various physical, psychological, and social needs.

The concept of quality of life has also developed into a significant consideration for the general public and, in particular, in health care. Over time, this concept continues to be used to measure or assess an individual's quality of life, which can be determined through various indicators, including objective, subjective, and social indicators. Subjective indicators can be reflected in various individual experiences in living life, while objective experiences are related to the ownership of various materials or objects that influence individual life experiences.

The concept of quality of life has evolved into a significant consideration for the general public, especially in healthcare. Over time, this concept has been consistently used to measure an individual's quality of life, which can be determined through various indicators, including objective, subjective, and social indicators. Subjective indicators can manifest in diverse individual experiences in living life, while objective experiences are linked to the ownership of various materials or objects that influence individual life experiences (Afiyati, 2010). The quality of life for individuals can be assessed based on their health condition, encompassing health conditions, physical function, subjective health, and perceptions of health. The presence of functional disabilities can also serve as indicators of quality of life (Hunt, 1997).

One indicator that can describe or review public health conditions is the Life Expectancy Rate (LER). LER is an important instrument that functions as an evaluation of government performance in improving the health of society in general (Maryani & Kristiana, 2018). Education and income indicators can also describe the quality of life (OECD, 1982). School Expectancy Score (SES) is used as an indicator that explains education in a region and GRDP is a variable that can describe a region's income.

Education stands out as the primary determinant of human development. According to Edgerton et al. (2011), education serves as a means to provide opportunities, differentiate individuals, and allocate them to various positions in their social environment. It is also a form of educational attainment with specific individual credentials tied to employment, income, and opportunities. The education level of a country is known to influence the economic level and welfare of society.

Furthermore, education correlates with welfare and is influenced by success in the labor market. Pascarella dan Tarenzini (2005) assert that the longer the period of education or the higher a person's educational level, the greater the likelihood of success in the labor market. Assessing the level of community education involves indicators like AHS, which can determine or assess the development condition of the education system at various levels, demonstrated in the form of the expected length of education (in years) for each child.

AHS serves as an indicator of expected years of schooling, showcasing access to formal education in an area. Enhanced educational development increases access to formal education, impacting the length of education individuals can achieve. Income significantly influences people's quality of life. According to Zhang & Xiang (2019), income influences health-related quality of life. Todaro (2000) states that income levels are strongly influenced by the duration

of a person's education. Factors influencing income, as per Kaasa (2005) include the level of regional development, demographic factors, political factors, cultural and environmental factors, and macroeconomic factors.

The number of households with their own homes is a factor indicating household welfare. DiPasquale and Glaeser (1999) argue for a potential causal relationship between homeownership and social capital, asserting that homeownership positively influences the formation of social capital. Nugroho's (2016) study demonstrates that homeownership has direct and indirect correlations with the economic condition of a household. Moreover, housing can have a cascading effect, improving the quality of life for a family, both economically and socially.

Research Method

This research was conducted in Banjarmasin City, South Kalimantan Province, Indonesia, during the period from July to September 2023. It falls under the category of descriptive qualitative research—an approach that guides exploration and documentation of the social context under thorough, extensive, and in-depth investigation. This qualitative research, with a descriptive nature, aims to portray the outcomes of the researcher's exploration into the experiences of informants—communities receiving RS-Rutilahu assistance. This includes their life experiences and interactions during the program implementation in the field, involving policy stakeholders and the surrounding environment.

Sugiyono (2009) emphasizes that in qualitative research, the researcher functions as the instrument or tool. As human instruments, qualitative researchers play a crucial role in defining the research focus, selecting informants as data sources, collecting and assessing data quality, conducting data analysis, and interpreting data. In the end, this approach allows the researcher to draw meaningful conclusions from the findings.

In this research, the researchers employed a single technique—namely, the snowball technique. The snowball technique is used to identify informants, starting with a small number that gradually increases, much like a snowball rolling downhill. This approach was adopted because the initial set of data sources proved insufficient to provide satisfactory data. Therefore, the researchers sought out new individuals who could serve as informants. Each new person was seen as having the potential to offer more information than others on relevant cases. (Abbas & Teddlie, 2010, p. 124) The use of the snowball technique is intended to guide researchers in identifying other informants directly related to the implementation of the RS-Rutilahu program in the field.

The key informant in this research is the Head of the Social Security Protection and Poverty Handling (Social Protection and Security & Disaster Management) Division of the Banjarmasin City Social Service. This individual is responsible for implementing the RS-Rutilahu program in Banjarmasin City. After obtaining various pieces of information through the Head of the Social Security & Disaster Management Division, the researcher will seek direct guidance to identify additional informants for further visits. This process also involves visiting the beneficiary communities of the RS-Rutilahu program, where information supporting the research can be obtained.

The data analysis technique in this research uses according to Miles and Huberman and Saldana (2014), Analysis activities consist of three activity streams that occur simultaneously,

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namely condensing data, presenting data, and drawing conclusions or verification. Data condensation refers to the process of selecting, narrowing, simplifying, summarizing, and transforming data. So that the data in qualitative research can be accounted for as scientific research, it is necessary to test the validity of the data. Testing the validity of data in qualitative research includes credibility testing (Sugiyono, 2009). The data validity test that can be carried out in this research is the Credibility test, which can be carried out by increasing accuracy and triangulation of sources, time and techniques.

Result and Discussion

One of the direct impacts of this program is the restoration or rebuilding of uninhabitable houses. This has a positive effect on people's quality of life because they now have a safer, healthier, and more decent place to live. Having a good house provides people with a more comfortable environment. The relationship between the RS-Rutilahu program and its efforts to improve the quality of life in Banjarmasin City is closely related to the concept of subjective well-being. The RS-Rutilahu program aims to enhance the quality of life in the community by providing more livable houses. Better-quality housing directly contributes to the subjective well-being of individuals and families. People with safe, comfortable, and healthy homes tend to feel happier and more satisfied with their lives.

The program also positively impacts people's feelings of safety. Houses that are resistant to natural disasters or extreme weather conditions increase people's sense of security. This feeling of security is crucial for subjective well-being because insecurity or uncertainty can interfere with feelings of happiness and comfort. The increase in access to education resulting from the impact of the RS-Rutilahu program is also related to subjective well-being. Improved education and easier access can enhance feelings of accomplishment and hope for the future, which, in turn, can improve subjective well-being.

The concept of improving the quality of life of the RS-Rutilahu program can be studied using the concept of subjective well-being. This aligns with the view put forward by Pearlman and Uhlmann (1988) who explain the quality of life as an individual's perception of subjective well-being. Thus, the RS-Rutilahu program in Banjarmasin City supports the subjective welfare of the community by creating better conditions and environments. Subjective well-being includes an individual's feelings of happiness, satisfaction, and well-being, and this program helps improve the factors that contribute to those feelings. Evaluating this program can help measure the impact of subjective well-being in a more detailed and in-depth way. The impact of the RS-Rutilahu program in improving the quality of life covers five aspects of people's lives in Banjarmasin City. The following is a further explanation regarding the impact of the RS-Rutilahu program on this research:

1) Health Field

The RS-Rutilahu program in Banjarmasin City has a significant impact on improving the quality of life of the community, especially in the health sector. One important aspect of the program's impact is the improvement of sanitation and disease prevention efforts. The RS-Rutilahu program contributes to enhancing sanitation conditions for the benefiting families. A habitable house is equipped with adequate sanitation facilities, including toilets and a better

waste management system. This reduces the risk of water and food contamination, as well as the spread of diseases associated with poor sanitation. Providing adequate sanitation facilities can also reduce the number of digestive tract infections and other infectious diseases caused by a lack of proper sanitation.

Homes that meet livable standards can help prevent diseases. Adequate hygiene and sanitation are key factors in preventing the spread of infectious diseases. With good sanitation facilities, people can more easily maintain personal and environmental cleanliness, reducing the risk of contracting infectious diseases. Improving sanitation and preventing diseases not only provide immediate benefits but also have long-term impacts on public health. With a cleaner and healthier environment, the number of infectious diseases can decrease, ultimately improving people's quality of life and life expectancy.

This is in line with the indicators for improving the quality of life proposed by Hunt, who stated that people's quality of life can be assessed based on their health condition, including health condition, physical function, subjective health, perception of health, and the presence of functional disabilities, which can be indicators of quality of life. (Hunt, 1997). Referring to this perspective, the RS-Rutilahu Program in Banjarmasin City has had a significantly positive impact on improving the quality of life of the community, especially in terms of enhancing sanitation and preventing diseases. This effort not only creates a healthier and safer environment but also contributes to improving the overall well-being and quality of life for the residents of Banjarmasin City.

2) Education Field

The RS-Rutilahu program in Banjarmasin City has had a significant positive impact on improving the quality of life of the community, especially in the field of education. One crucial aspect of the program's impact is the increased access to better education for the community. From the research results, it was found that the RS-Rutilahu Program provides habitable houses to the community, indicating a reduction in the economic and financial burden associated with rental or house maintenance costs. This allows families to allocate their resources to other needs, including education.

This is in line with the view expressed by Edgerton, et al. (2011), education is the main determinant of human development. Education serves as a means of providing opportunities, differentiating, and allocating individuals into different positions in their social environment. From this perspective, the impact of the RS-Rutilahu program and its link to education is that this program provides habitable homes to KPM, which also has an impact on creating a more stable and conducive environment for children to learn. Factors such as improved cleanliness, security, and privacy can impact student performance and motivation. With better access to education, especially for families who may have previously experienced economic hardship related to housing, there is the potential to reduce school dropout rates. Livable housing can help create more stable conditions for students, making them more likely to stay in school and pursue their education.

An adequate home environment can also have a positive impact on the overall quality of education. Students who live in better housing conditions may have more opportunities to study with better concentration and fewer distractions. This has implications for children's opportunities to develop their skills and knowledge. Thus, the RS-Rutilahu Program in

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Banjarmasin City has had a significant positive impact on improving the quality of life of the community, especially in terms of increasing access to education. This effort not only creates better access to education but also provides the potential to improve the quality and opportunities of education for the people of Banjarmasin City as a whole.

3) Economic Field

The RS-Rutilahu program in Banjarmasin City has had a significant impact on improving the quality of life of the community, especially in the economic aspect. Some of the important impacts identified are that this program provides people with the opportunity to own a livable house. This results in an increase in homeownership assets, which is a long-term investment that can provide financial stability to families. Homeownership can also offer security and access to credit sources that can be used for other purposes, such as education or a family business.

This is in line with Nugroho's study (2016), which shows that homeownership has a direct and indirect correlation with the economic condition of a household. Furthermore, housing can have a chain effect on improving the quality of life of a family, both from an economic and social perspective. Livable houses from the RS-Rutilahu Program have adequate structural conditions. This reduces the costs of repairs or renovations that must be incurred by the homeowner. People can allocate resources to other expenses or to improve their quality of life. By freeing up budgets previously used for rent or home repairs, people can have more money to use for other needs, such as education, health, or investment. Homeownership can also provide greater financial stability, which can lead to increased income potential through business or investment opportunities.

Livable houses provide economic stability to society. Residents don't have to worry about rent changes or unexpected repair costs, allowing them to plan their finances better. This economic stability can also influence consumption and savings levels, which, in turn, can improve overall welfare and quality of life. Thus, the RS-Rutilahu Program in Banjarmasin City has had a significant positive impact on improving the quality of life of the community, especially in terms of increasing homeownership assets, saving on home repair costs, increasing income, and economic stability. These efforts not only provide immediate economic benefits but also create the foundation for financial stability and long-term prosperity for the residents of Banjarmasin City.

4) Social-Cultural Field

The RS-Rutilahu program in Banjarmasin City has had a very positive impact on improving the quality of life of the community, especially in socio-cultural aspects. By providing livable housing, this program creates a more stable and safe environment for the community. This can help increase social harmony in the community. Adequate housing conditions can help people feel safer and more comfortable, thereby promoting positive relationships between neighbors and community members. Through participation in this program, people can feel more involved in efforts to improve their housing conditions. This can trigger a sense of belonging and pride in the environment where they live, which, in turn, can increase involvement in social and cultural activities in the community.

This is in line with the view expressed by DiPasquale and Glaeser (1999) who argue that there may be a causal relationship between homeownership and social capital because homeownership positively influences the formation of social capital. Thus, home renewal, which is the final product of the RS-Rutilahu Program, also increases social harmony in society. Apart from creating social harmony, the RS-Rutilahu program can strengthen family structures. By having a livable home, families can focus their attention on the development and well-being of family members, rather than being limited to repairs or housing-related problems. This can help strengthen family bonds and increase harmony within the household. The success of this program in achieving socio-cultural impacts can also be influenced by factors such as support from the community, education, and the promotion of shared values.

Thus, the RS-Rutilahu Program in Banjarmasin City has had a significant impact on improving the quality of life of the community, especially in the aspect of increasing social and family harmony. This effort not only creates better conditions for daily life but also strengthens social and cultural ties that are important for the welfare of the people of Banjarmasin City.

5) Security Field

The RS-Rutilahu program in Banjarmasin City has had a significant positive impact on improving the quality of life of the community, especially in the field of security. By providing livable housing, this program directly contributes to improving the physical security of the community. The RS-Rutilahu program offers protection and prevention of the risk of damage or danger during disaster situations, such as tidal floods, which frequently occur in Banjarmasin City.

This is in line with the view expressed by Afiyati (2010), who states that ownership of objects - one of which is a house – is one of the indicators often used to measure a person's well-being using objective indicators. Providing livable housing is an impact included in the objective indicators of improving the quality of life. By upgrading homes to make them habitable, adequate homes tend to comply with better environmental and construction standards, contributing to improved aesthetics and cleanliness of the living environment.

Additionally, providing livable housing has an impact on improving the quality of the surrounding environment. Adequate homes, by complying with better environmental and construction standards, contribute to improved aesthetics and cleanliness of the living environment. Adequate housing conditions also contribute to people's sense of psychological security. They will feel safer and more protected in their homes, impacting their overall quality of life. Thus, the RS-Rutilahu Program in Banjarmasin City has had a significant impact on improving the quality of life of the community, especially in the field of security. This effort not only creates a safer and more protected environment but also provides a sense of stability and certainty for the residents of Banjarmasin City.

Conclusion

The direct impact of this program is the restoration or rebuilding of houses that are uninhabitable. This has a positive effect on people's quality of life as they now have a safer, healthier, and more decent place to live. Having a good house provides people with a more

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comfortable living environment. The connection between the RS-Rutilahu program and its efforts to enhance the quality of life in Banjarmasin City is closely linked to the concept of subjective well-being. The program aims to improve the community's quality of life by providing more livable houses. Better-quality housing directly contributes to the subjective well-being of individuals and families. People with safe, comfortable, and healthy homes tend to feel happier and more satisfied with their lives.

The program also positively impacts people's feelings of safety. Houses that are resistant to natural disasters or extreme weather conditions enhance people's sense of security. This feeling of security is crucial for subjective well-being, as insecurity or uncertainty can disrupt feelings of happiness and comfort. The increase in access to education resulting from the impact of the RS-Rutilahu program is also related to subjective well-being. Improved education and easier access can enhance feelings of accomplishment and hope for the future, which, in turn, can improve subjective well-being. Due to research limitations, the researcher hopes that the topics and discussions presented can serve as a foundation for further research. This future research could delve into the Evaluation of Social and Economic Change, analyzing the impact of the RS-Rutilahu program on social and economic change in Banjarmasin City. This may include aspects such as poverty reduction, increased employment opportunities, and changes in population migration patterns.

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